

# **EXHIBIT 1**

**(Redacted document 133-15)**

05/12/20 08:01:08 AM

## EXPERIAN CREDIT REPORT

## Infile Report

LENDER CASE #:  
4886610 - SHAQUANDRA - WOODSDATE RCVD: 05/12/20  
DATE COMP: 05/12/20

## Applicant

## INPUT INFORMATION

NAME: SHAQUANDRA A WOODS

## EMPLOYMENT

S [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## File Identifications

SHAQUANDRA A WOODS

12/21/82

XPN

## Credit Summary

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	285		0	19	0	0	0
INSTALLMENT	0		0	15	0	0	0
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	285	339412	0	18	0	0	0
<b>TOTAL</b>	<b>570</b>	<b>339412</b>	<b>0</b>	<b>52</b>	<b>0</b>	<b>0</b>	<b>0</b>
#INQUIRIES		#PUBLIC RECORDS		#BANKRUPTICIES		0	
WORST TRADE		OLDEST DATE		#SATISFACTORIES		0	
				PAST DUE		0	

## Vendor Errors

NO VENDOR ERRORS FOUND

## Scoring

	REPOSITORY EXPERIAN	BRAND VANTAGE 3.0	XPN
	34		
	TOTAL OF ALL BALANCES ON BANK CARD OR REVOLVING ACCOUNTS IS TOO HIGH		
	04		
762	THE BALANCES ON YOUR ACCOUNTS ARE TOO HIGH COMPARED TO LOAN LIMITS		
	12		
	THE DATE THAT YOU OPENED YOUR OLDEST ACCOUNT IS TOO RECENT		
	55		
	OPEN REAL ESTATE ACCT BALANCES ARE TOO HIGH COMPARED TO THEIR LOAN AMTS		
	84		
	NUMBER OF INQUIRIES IMPACTED YOUR SCORE, BUT EFFECT WAS NOT SIGNIFICANT		

## Fraud Alert

NO FRAUD ALERT FOUND

## Regulatory Messages

335 V384THE NUMBER OF INQUIRIES WAS ALSO A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT

EXHIBIT

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E	CREDITOR ACCT#	RPTD OPEN LAST PMT	LIMIT/ HC BALANC E	MONTH	UNPAI D BALAN CE	PAST- DUE	TERM S	#MONTHS 30/60/90 HISTORY	TYPE RATE
				PAYME NT AMOUN T					
1	COMMUNITY FIRST [REDACTED]	07/03 04/20	23500.00 23499.00				REV	48 0/0/0/ BCCCCCCCCCCCCCCCCCCC CCCC	R 11 CREDIT CARD XPN
		Lost							
1	COMENITYBANK/VICT ORIA [REDACTED]	08/15 11/18	1000.00 28.00				REV	39 0/0/0/ B000000000000000000000	R 11 CHARGE ACCOUNT XPN
		Paid							
1	COMENITYBANK/NY& CO [REDACTED]	12/14 04/18	500.00 0.00				REV	40 0/0/0/ B000000000000000000000-	R 11 CHARGE ACCOUNT XPN
		Paid							
1	SYNCB/SAMS CLUB DC [REDACTED]	10/14 04/18	1000.00 743.00				REV	42 0/0/0/ B0000000000000000000CCCC	R 11 CREDIT CARD XPN
		Paid							
1	COMMUNITY FIRST CU OF [REDACTED]	07/03 08/16	17000.00 13219.00				REV	97 0/0/0/ BCCCCCCCCCCCCCCCCCCC 0CCC	R 11 CREDIT CARD XPN
		Paid							
1	JPMCB CARD [REDACTED]	08/14 02/15	5500.00 2300.00				REV	6 0/0/0/ BCCCCC	R 11 CREDIT CARD XPN
		Paid							
1	DISCOVER FIN SVCS LLC [REDACTED]	01/14 11/14	11500.00 7848.00				REV	10 0/0/0/ B00CCCCC	R 11 CREDIT CARD XPN
		Paid							
1	SYNCB/OLDNAVYDC [REDACTED]	03/13 11/14	1024.00 95.00				REV	20 0/0/0/ B0000000000000000000CCC	R 11 CREDIT CARD XPN
		Paid							

E	CREDITOR ACCT#	RPTD OPEN LAST PMT	LIMIT/ HC BALANC E	MONTH	UNPAID BALANCE	PAST- DUE	TERM S	#MONTHS 30/60/90 HISTORY	TYPE RATE
				PAYMENT AMOUNT T					
1	VYSTAR CREDIT UNION 470	02/08 03/11	5500.00 5121.00				REV	38 0/0/0/ B0000000000000000000000000000000	R 11 CREDIT CARD XPN
		Paid							
1	COMMUNITY FIRST CU OF	07/03 07/10	13000.00 10493.00				REV	35 0/0/0/ BCCCCCCCCCCCCCCCCCCCCC CCCC	R 11 CREDIT CARD XPN
		Paid							
1	FED LOAN SERV	08/09 09/14					UNK	2 0/0/0/ BB	I A2 EDUCATION LOAN XPN
1	FED LOAN SERV	08/09 09/14					UNK	2 0/0/0/ BB	I A2 EDUCATION LOAN XPN
1	FED LOAN SERV	08/09 09/14					UNK	2 0/0/0/ BB	I A2 EDUCATION LOAN XPN
1	FED LOAN SERV	05/10 09/14					UNK	2 0/0/0/ BB	I A2 EDUCATION LOAN XPN
1	QUICKEN LOANS	02/14 05/20		75605.0 0			360	74 0/0/0/ CCCCCCCCCCCCCCCCCCCCC CCCC	I 11 FHA REAL ESTATE LOAN XPN
1	NAVY FEDERAL CR UNION	Open 01/13 04/20					REV		R CREDIT CARD XPN
1	DISCOVER FIN SVCS LLC	04/16 03/20	15000.00 13210.00				REV	47 0/0/0/ B0000000000000000000000000000000C	R 11 CREDIT CARD XPN
		Paid							

E	CREDITOR ACCT#	RPTD OPEN LAST PMT	LIMIT/ HC BALANC E	MONTH LY PAYME NT AMOUN T	UNPAI D BALAN CE	PAST- DUE	TERM S	#MONTHS 30/60/90 HISTORY	TYPE RATE
1	SYNCB/OLDNAVYDC [REDACTED]	05/14 07/16	0.00 60.00				REV	26 0/0/0/ B0000000000000000000000000000000	R 11 CREDIT CARD XPN
		Paid							
1	SYNCB/BELK [REDACTED]	11/12 11/15	0.00 0.00				REV	37 0/0/0/ B0000000000000000000000000000000	R 11 CHARGE ACCOUNT XPN
		Paid							
1	BB&T [REDACTED]	10/04 03/14					360	99 0/0/0/ BCCCCCCCCCCCCCCCCCCCCCCC CCCC	I 11 FHA REAL ESTATE LOAN XPN
		Paid							
1	COMMUNITY FIRST CU OF [REDACTED]	08/07 01/12					088	56 0/0/0/ BCCCCCCCCCCCCCCCCCCCCCCC CCCC	I 11 AUTO LOAN XPN
		Paid							
1	AMEX [REDACTED]	01/20 05/20	15000.00 5000.00		4700.00		REV	4 0/0/0/ CCCC	R 11 CREDIT CARD XPN
		Paid							
1	BANK OF AMERICA 1695	Open 01/20 05/20	6000.00 2678.00		2518.00		REV	4 0/0/0/ CCCC	R 11 CREDIT CARD XPN
		Open							
1	FED LOAN SERV [REDACTED]	08/14 04/20			64534.0 0		240	68 0/0/0/ CCCCCCCCCCCCCCCCCCCCCCCC CCCC	I 11 EDUCATION LOAN XPN
		Open							
1	FED LOAN SERV [REDACTED]	08/10 04/20			21233.0 0		240	68 0/0/0/ CCCCCCCCCCCCCCCCCCCCCCCC CCCC	I 11 EDUCATION LOAN XPN
		Open							
1	FED LOAN SERV [REDACTED]	08/10 04/20			10265.0 0		240	68 0/0/0/ CCCCCCCCCCCCCCCCCCCCCCCC CCCC	I 11 EDUCATION LOAN XPN
		Open							

E	CREDITOR ACCT#	RPTD OPEN LAST PMT	LIMIT/ HC BALANC E	MONTH LY PAYME NT AMOUN T	UNPAI D BALAN CE	PAST- DUE	TERM S	#MONTHS 30/60/90 HISTORY	TYPE RATE
1	FED LOAN SERV [REDACTED]	08/10 04/20			56049.0 0		240	68 0/0/0/ CCCCCCCCCCCCCCCCCCCC CCCC	11 EDUCATION LOAN XPN
		Open							
1	FED LOAN SERV [REDACTED]	08/11 04/20			10265.0 0		240	68 0/0/0/ CCCCCCCCCCCCCCCCCCCC CCCC	11 EDUCATION LOAN XPN
		Open							
1	FED LOAN SERV [REDACTED]	09/11 04/20			55204.0 0		240	68 0/0/0/ CCCCCCCCCCCCCCCCCCCC CCCC	11 EDUCATION LOAN XPN
		Open							
1	FED LOAN SERV [REDACTED]	08/11 04/20			19974.0 0		240	68 0/0/0/ CCCCCCCCCCCCCCCCCCCC CCCC	11 EDUCATION LOAN XPN
		Open							
	[REDACTED] [REDACTED]	03/12 04/20			9519.00		240	68 0/0/0/ CCCCCCCCCCCCCCCCCCCC CCCC	11 EDUCATION LOAN XPN
		Open							
1	THD/CBNA [REDACTED]	01/19 04/20	5001.00 554.00		0.00		REV	16 0/0/0/ 000000000000CCCC	R 11 CHARGE ACCOUNT XPN
		Open							
1	COMMUNITY FIRST CU OF [REDACTED]	07/03 04/20	23500.00 23499.00		9546.00		REV	24 0/0/0/ CCCCCCCCCCCCCCCCCCCC CCC	R 11 CREDIT CARD XPN
		Open							
1	COMENITY BANK/LIMITED [REDACTED]	12/14 02/15	1000.00 0.00		0.00		REV	2 0/0/0/ 0C	R 11 CHARGE ACCOUNT XPN
		Inactive							

## Inquiries

INQUIRY DATE	KOB	SUBSCRIBER NAME	
01/28/20	BANK CREDIT CARDS	BK OF AMER	XPN
01/10/20	BANK CREDIT CARDS	AMEX	XPN

INQUIRY DATE	KOB	SUBSCRIBER NAME	
01/03/19	RETAIL, NOT ELSEWHERE CLASSIFIED	THD/CBNA	XPB

**Additional Information**

KNOWN ALIAS SHAQUANDRA A WOODS	XPB
KNOWN ALIAS SHAQUANDRA LEWIS	XPB
KNOWN ALIAS SHAQUANDRA BOSTICK	XPB

**Consumer Referral Information**

EXPERIAN 701 EXPERIAN PARKWAY PO BOX 2002 ALLEN, TX 75013 888-397-3742	XPB
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**End Of Report**

EOA CODES: 0=UNDESIGNATED, 1=INDIVIDUAL, 2=JOINT ACCOUNT, 3=AUTHORIZED USER, 4=JOINT ACCOUNT, 5=COSIGNER, 6=ON BEHALF OF, 7=SIGNER, A=TERMINATED, B=TERMINATED, C=TERMINATED, D=TERMINATED, E=TERMINATED, F=TERMINATED, G=TERMINATED, H=TERMINATED, X=DECEASED